**UNITED STATES BANKRUPTCY COURT**
**EASTERN DISTRICT OF VIRGINIA**
**RICHMOND DIVISION**

**In re: LEONARD EDWARD FIELDS,**
**CAROLYN ANN FIELDS,**

**Case No. 16-31326-KLP**
**Chapter 13**

**Debtors.**

**2508 Royall Avenue**
**Richmond, VA 23224**

**Last 4 digits of SSN: 7365 (debtor)**
**Last 4 digits of SSN: 3822 (co-debtor)**

**OBJECTION TO ALLOWANCE OF CLAIM**

Claim Filed By: Rushmore Loan Management Services LLC
c/o Julian Cotton
Buckley Madole, P.C.
P.O. Box 9013
Addison, TX 75001
Claim No.: 8

COME NOW, Leonard Edward Fields and Carolyn Ann Fields, Debtors, by counsel, and show the Court as follows:

1. That Rushmore Loan Management Services LLC ("Rushmore") has filed a Proof of Claim (the "Claim") in the above-styuled matter as a secured creditor in the total sum of $96,392.16.
2. That Rushmore's security interest is a deed of trust held on the debtors' principle residence.

Richard O. Gates, Esq., VSB # 13857
Timothy A. Hennigan, Esq., VSB # 80466
Gates Law Offices
P.O. Box 187
Chesterfield, VA 23832
804-748-0382 Telephone
804-748-6349 Facsimile
Counsel for Debtors

3. That Rushmore's Claim asserts a pre-petition arrearage of $17,819.92 as the amount necessary to cure the default.
4. That these figures are inaccurate and are inconsistent with the payment history attached to Rushmore's Claim. (said payment history attached hereto as Exhibit 1)
5. That many of the fees, penalties, and other charges are due to Rushmore's refusal to accept regular monthly payments.
6. That the Debtors request that Rushmore be required to recalculate the Debtors' balance and arrearage, crediting payments as received, and crediting any fees, penalties and other charges caused by or related to Rushmore's refusal to accept payments.

WHEREFORE, your Debtors respectfully request that the Proof of Claim filed by Rushmore be denied pending recalculating the Debtors' balance and providing an accurate accounting.

LEONARD EDWARD FIELDS
CAROLYN ANN FIELDS

By: /s/ Richard O. Gates

Richard O. Gates, Esq., VSB # 13857
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Counsel for Debtors

CERTIFICATE OF SERVICE

I certify that on August 30, 2016, a copy of the foregoing was mailed via first class mail, postage prepaid, to all necessary parties in interest as set forth on the attached mailing matrix.

*/s/ Richard O. Gates*_______
RICHARD O. GATES

**MAILING MATRIX**

Rushmore Loan Management Servicing LLC
c/o Julian Cotton
Buckley Madole, P.C.
P.O. Box 9013
Addison, TX 75001

Suzanne E. Wade,
Chapter 13 Trustee
P.O. Box 1780
Richmond, VA 23218-1780

Office of the U.S. Trustee
701 E. Broad Street, Room 4300
Richmond, VA 23219

Richard O. Gates, Esq., VSB # 13857
Timothy A. Hennigan, Esq., VSB # 80466
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P.O. Box 187
Chesterfield, VA 23832
804-748-0382 Telephone
804-748-6349 Facsimile
Counsel for Debtors

## Mortgage Proof of Claim Attachment

(12/15)

**If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.**

**Part 1: Mortgage and Case Information**

| | |
|---|---|
| Case number: | 16-31326-KLP |
| Debtor 1: | Leonard Edward Fields |
| | aka Leonard E. Fields |
| Debtor 2: | Carolyn Ann Fields |
| | aka Carolyn A. Fields |
| Last 4 digits to identify: | 2936 |
| Creditor: | Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Normandy Mortgage Loan Trust, Series 2013-8 |
| Servicer: | Rushmore Loan Management Services LLC |
| Fixed accrual/daily simple interest/other: | Fixed |

**Part 2: Total Debt Calculation**

| | |
|---|---|
| Principal balance: | $78,116.42 |
| Interest due: | $12,470.74 |
| Fees, costs due: | $4,265.93 |
| Escrow deficiency for funds advanced: | $1,870.63 |
| Less total funds on hand: | - $331.56 |
| Total debt: | $96,392.16 |

**Part 3: Arrearage as of Date of the Petition**

| | |
|---|---|
| Principal & interest due: | $11,806.22 |
| Prepetition fees due: | $4,265.93 |
| Escrow deficiency for funds advanced: | $1,870.63 |
| Projected escrow shortage: | $208.70 |
| Less funds on hand: | - $331.56 |
| Total prepetition arrearage: | $17,819.92 |

**Part 4: Monthly Mortgage Payment**

| | |
|---|---|
| Principal & interest: | $621.38 |
| Monthly escrow: | $104.33 |
| Private mortgage insurance: | |
| Total monthly payment: | $725.71 |

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or Incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| | | | | Starting Balance | 07/01/2013 | $0.00 | | | | | | $79,640.98 | $0.00 | ($169.82) | $0.00 | $373.37 |
| 07/01/2013 | $621.38 | | | Regular Payment Due | 07/01/2013 | $621.38 | | | | | | $79,640.98 | $0.00 | ($169.82) | $0.00 | $373.37 |
| 08/01/2013 | $621.38 | | | Regular Payment Due | 07/01/2013 | $1,242.76 | | | | | | $79,640.98 | $0.00 | ($169.82) | $0.00 | $373.37 |
| 08/15/2013 | | $773.96 | | Payment Received | 07/01/2013 | $1,242.76 | | | | | $773.96 | $79,640.98 | $0.00 | ($169.82) | $0.00 | $1,147.33 |
| 08/27/2013 | | $773.96 | | Payment Received | 07/01/2013 | $1,242.76 | | | | | $773.96 | $79,640.98 | $0.00 | ($169.82) | $0.00 | $1,921.29 |
| 09/01/2013 | $621.38 | | | Regular Payment Due | 07/01/2013 | $1,864.14 | | | | | | $79,640.98 | $0.00 | ($169.82) | $0.00 | $1,921.29 |
| 10/01/2013 | $621.38 | | | Regular Payment Due | 07/01/2013 | $2,485.52 | | | | | | $79,640.98 | $0.00 | ($169.82) | $0.00 | $1,921.29 |
| 10/02/2013 | | $773.96 | | Payment Received | 08/01/2013 | $1,864.14 | $104.38 | $517.00 | | | $152.58 | $79,536.60 | $0.00 | ($169.82) | $0.00 | $2,073.87 |
| 10/02/2013 | | | | Payment Applied | 09/01/2013 | $1,242.76 | $105.05 | $516.33 | | | ($621.38) | $79,431.55 | $0.00 | ($169.82) | $0.00 | $1,452.49 |
| 10/02/2013 | | | | Payment Applied | 10/01/2013 | $621.38 | $105.74 | $515.64 | | | ($621.38) | $79,325.81 | $0.00 | ($169.82) | $0.00 | $831.11 |

EXHIBIT 1

tabbles.

**Mortgage Proof of Claim Attachment: Additional Page** (12/15)

Case number: 16-31326-KLP

Debtor 1: Leonard Edward Fields

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | How Funds Were Applied / Amount Incurred | | | | | | Balance After Amount Received or Incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| 10/02/2013 | | | | Payment Applied | 11/01/2013 | $0.00 | $106.42 | $514.96 | | | ($621.38) | $79,219.39 | $0.00 | ($169.82) | $0.00 | $209.73 |
| 10/02/2013 | $209.73 | | | Escrow Applied from Suspense | 11/01/2013 | $0.00 | | | $209.73 | | ($209.73) | $79,219.39 | $0.00 | $39.91 | $0.00 | $0.00 |
| 10/02/2013 | | | $31.06 | Late Fee | 11/01/2013 | $0.00 | | | | | | $79,219.39 | $0.00 | $39.91 | $31.06 | $0.00 |
| 10/02/2013 | | | $31.06 | Late Fee | 11/01/2013 | $0.00 | | | | | | $79,219.39 | $0.00 | $39.91 | $62.12 | $0.00 |
| 10/02/2013 | | | $31.06 | Late Fee | 11/01/2013 | $0.00 | | | | | | $79,219.39 | $0.00 | $39.91 | $93.18 | $0.00 |
| 10/02/2013 | | | $31.06 | Late Fee | 11/01/2013 | $0.00 | | | | | | $79,219.39 | $0.00 | $39.91 | $124.24 | $0.00 |
| 10/29/2013 | | $737.81 | | Payment Received | 12/01/2013 | ($737.81) | $107.11 | $514.27 | $116.43 | | | $79,112.28 | $0.00 | $156.34 | $124.24 | $0.00 |
| 10/29/2013 | | $67.15 | | Payment Received | 12/01/2013 | ($737.81) | | | | | $67.15 | $79,112.28 | $0.00 | $156.34 | $124.24 | $67.15 |
| 10/29/2013 | | | $31.06 | Late Fee | 12/01/2013 | ($737.81) | | | | | | $79,112.28 | $0.00 | $156.34 | $155.30 | $67.15 |
| 11/01/2013 | $737.81 | | | Regular Payment Due | 12/01/2013 | $0.00 | | | | | | $79,112.28 | $0.00 | $156.34 | $155.30 | $67.15 |
| 12/01/2013 | $737.81 | | | Regular Payment Due | 12/01/2013 | $737.81 | | | | | | $79,112.28 | $0.00 | $156.34 | $155.30 | $67.15 |
| 12/03/2013 | | $737.81 | | Payment Received | 01/01/2014 | $0.00 | $107.81 | $513.57 | $116.43 | | | $79,004.47 | $0.00 | $272.77 | $155.30 | $67.15 |
| 12/03/2013 | | $36.15 | | Payment Received | 01/01/2014 | $0.00 | | | | | $36.15 | $79,004.47 | $0.00 | $272.77 | $155.30 | $103.30 |
| 12/03/2013 | | | $31.06 | Late Fee | 01/01/2014 | $0.00 | | | | | | $79,004.47 | $0.00 | $272.77 | $186.36 | $103.30 |
| 12/23/2013 | | | $456.00 | Escrow Disbursement: City Tax | 01/01/2014 | $0.00 | | | | | | $79,004.47 | $0.00 | ($183.23) | $186.36 | $103.30 |
| 12/30/2013 | | | $487.00 | Escrow Disbursement: Hazard Insurance | 01/01/2014 | $0.00 | | | | | | $79,004.47 | $0.00 | ($670.23) | $186.36 | $103.30 |
| 01/01/2014 | $737.81 | | | Regular Payment Due | 01/01/2014 | $737.81 | | | | | | $79,004.47 | $0.00 | ($670.23) | $186.36 | $103.30 |
| 01/06/2014 | | $737.81 | | Payment Received | 02/01/2014 | $0.00 | $108.51 | $512.87 | $116.43 | | | $78,895.96 | $0.00 | ($553.80) | $186.36 | $103.30 |
| 01/06/2014 | | $67.81 | | Payment Received | 02/01/2014 | $0.00 | | | | | $67.81 | $78,895.96 | $0.00 | ($553.80) | $186.36 | $171.11 |
| 01/06/2014 | | | $31.06 | Late Fee | 02/01/2014 | $0.00 | | | | | | $78,895.96 | $0.00 | ($553.80) | $217.42 | $171.11 |
| 01/07/2014 | | | $15.00 | Inspection Fee | 02/01/2014 | $0.00 | | | | | | $78,895.96 | $0.00 | ($553.80) | $232.42 | $171.11 |
| 01/10/2014 | $171.11 | | | Escrow Applied from Suspense | 02/01/2014 | $0.00 | | | $171.11 | | ($171.11) | $78,895.96 | $0.00 | ($382.69) | $232.42 | $0.00 |
| 01/31/2014 | | | $15.00 | Inspection Fee | 02/01/2014 | $0.00 | | | | | | $78,895.96 | $0.00 | ($382.69) | $247.42 | $0.00 |
| 02/01/2014 | $737.96 | | | Regular Payment Due | 02/01/2014 | $737.96 | | | | | | $78,895.96 | $0.00 | ($382.69) | $247.42 | $0.00 |
| 02/05/2014 | | $805.02 | | Payment Received | 02/01/2014 | $737.96 | | | | | $805.02 | $78,895.96 | $0.00 | ($382.69) | $247.42 | $805.02 |
| 03/01/2014 | $737.96 | | | Regular Payment Due | 02/01/2014 | $1,475.92 | | | | | | $78,895.96 | $0.00 | ($382.69) | $247.42 | $805.02 |
| 03/04/2014 | | $670.90 | | Payment Received | 03/01/2014 | $737.96 | $109.21 | $512.17 | $116.58 | | ($67.06) | $78,786.75 | $0.00 | ($266.11) | $247.42 | $737.96 |
| 03/04/2014 | | | | Payment Applied | 04/01/2014 | $0.00 | $109.92 | $511.46 | $116.58 | | ($737.96) | $78,676.83 | $0.00 | ($149.53) | $247.42 | $0.00 |

**Mortgage Proof of Claim Attachment: Additional Page** (12/15)

Case number: 16-31326-KLP

Debtor 1: Leonard Edward Fields

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| 03/04/2014 | | $134.12 | | Payment Received | 04/01/2014 | $0.00 | | | | | $134.12 | $78,676.83 | $0.00 | ($149.53) | $247.42 | $134.12 |
| 03/04/2014 | | | $31.06 | Late Fee | 04/01/2014 | $0.00 | | | | | | $78,676.83 | $0.00 | ($149.53) | $278.48 | $134.12 |
| 03/04/2014 | | | $31.06 | Late Fee | 04/01/2014 | $0.00 | | | | | | $78,676.83 | $0.00 | ($149.53) | $309.54 | $134.12 |
| 03/26/2014 | | | $15.00 | Inspection Fee | 04/01/2014 | $0.00 | | | | | | $78,676.83 | $0.00 | ($149.53) | $324.54 | $134.12 |
| 03/31/2014 | | $603.84 | | Payment Received | 05/01/2014 | ($737.96) | $110.64 | $510.74 | $116.58 | | ($134.12) | $78,566.19 | $0.00 | ($32.95) | $324.54 | $0.00 |
| 03/31/2014 | | $201.78 | | Payment Received | 05/01/2014 | ($737.96) | | | | | $201.78 | $78,566.19 | $0.00 | ($32.95) | $324.54 | $201.78 |
| 03/31/2014 | | | $31.06 | Late Fee | 05/01/2014 | ($737.96) | | | | | | $78,566.19 | $0.00 | ($32.95) | $355.60 | $201.78 |
| 04/01/2014 | $737.96 | | | Regular Payment Due | 05/01/2014 | $0.00 | | | | | | $78,566.19 | $0.00 | ($32.95) | $355.60 | $201.78 |
| 04/11/2014 | | | $15.00 | Inspection Fee | 05/01/2014 | $0.00 | | | | | | $78,566.19 | $0.00 | ($32.95) | $370.60 | $201.78 |
| 04/29/2014 | | $536.18 | | Payment Received | 06/01/2014 | ($737.96) | $111.35 | $510.03 | $116.58 | | ($201.78) | $78,454.84 | $0.00 | $83.63 | $370.60 | $0.00 |
| 04/29/2014 | | $269.44 | | Payment Received | 06/01/2014 | ($737.96) | | | | | $269.44 | $78,454.84 | $0.00 | $83.63 | $370.60 | $269.44 |
| 04/29/2014 | | | $31.06 | Late Fee | 06/01/2014 | ($737.96) | | | | | | $78,454.84 | $0.00 | $83.63 | $401.66 | $269.44 |
| 05/01/2014 | $737.96 | | | Regular Payment Due | 06/01/2014 | $0.00 | | | | | | $78,454.84 | $0.00 | $83.63 | $401.66 | $269.44 |
| 05/09/2014 | | | $456.00 | Escrow Disbursement: City Tax | 06/01/2014 | $0.00 | | | | | | $78,454.84 | $0.00 | ($372.37) | $401.66 | $269.44 |
| 05/12/2014 | | | $15.00 | Inspection Fee | 06/01/2014 | $0.00 | | | | | | $78,454.84 | $0.00 | ($372.37) | $416.66 | $269.44 |
| 06/01/2014 | $737.96 | | | Regular Payment Due | 06/01/2014 | $737.96 | | | | | | $78,454.84 | $0.00 | ($372.37) | $416.66 | $269.44 |
| 06/03/2014 | | $468.52 | | Payment Received | 07/01/2014 | $0.00 | $112.08 | $509.30 | $116.58 | | ($269.44) | $78,342.76 | $0.00 | ($255.79) | $416.66 | $0.00 |
| 06/03/2014 | | $300.50 | | Payment Received | 07/01/2014 | $0.00 | | | | | $300.50 | $78,342.76 | $0.00 | ($255.79) | $416.66 | $300.50 |
| 06/03/2014 | | | $31.06 | Late Fee | 07/01/2014 | $0.00 | | | | | | $78,342.76 | $0.00 | ($255.79) | $447.72 | $300.50 |
| 06/09/2014 | | | $15.00 | Inspection Fee | 07/01/2014 | $0.00 | | | | | | $78,342.76 | $0.00 | ($255.79) | $462.72 | $300.50 |
| 06/17/2014 | | | $15.00 | NSF Fee | 07/01/2014 | $0.00 | | | | | | $78,342.76 | $0.00 | ($255.79) | $477.72 | $300.50 |
| 07/01/2014 | $737.96 | | | Regular Payment Due | 07/01/2014 | $737.96 | | | | | | $78,342.76 | $0.00 | ($255.79) | $477.72 | $300.50 |
| 07/14/2014 | | $769.02 | | Payment Received | 08/01/2014 | $0.00 | $112.80 | $508.58 | $116.58 | | $31.06 | $78,229.96 | $0.00 | ($139.21) | $477.72 | $331.56 |
| 07/25/2014 | | | $11.50 | Inspection Fee | 08/01/2014 | $0.00 | | | | | | $78,229.96 | $0.00 | ($139.21) | $489.22 | $331.56 |
| 07/29/2014 | | $737.96 | | Payment Received | 09/01/2014 | ($737.96) | $113.54 | $507.84 | $116.58 | | | $78,116.42 | $0.00 | ($22.63) | $489.22 | $331.56 |
| 08/01/2014 | $737.96 | | | Regular Payment Due | 09/01/2014 | $0.00 | | | | | | $78,116.42 | $0.00 | ($22.63) | $489.22 | $331.56 |
| 09/01/2014 | $621.38 | | | Regular Payment Due | 09/01/2014 | $621.38 | | | | | | $78,116.42 | $0.00 | ($22.63) | $489.22 | $331.56 |
| 09/12/2014 | | | $11.50 | Inspection Fee | 09/01/2014 | $621.38 | | | | | | $78,116.42 | $0.00 | ($22.63) | $500.72 | $331.56 |

**Mortgage Proof of Claim Attachment: Additional Page** (12/15)

Case number: 16-31326-KLP

Debtor 1: Leonard Edward Fields

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or Incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| 09/16/2014 | | | $31.07 | Late Fee | 09/01/2014 | $621.38 | | | | | | $78,116.42 | $0.00 | ($22.63) | $531.79 | $331.56 |
| 10/01/2014 | $621.38 | | | Regular Payment Due | 09/01/2014 | $1,242.76 | | | | | | $78,116.42 | $0.00 | ($22.63) | $531.79 | $331.56 |
| 10/10/2014 | | | $11.50 | Inspection Fee | 09/01/2014 | $1,242.76 | | | | | | $78,116.42 | $0.00 | ($22.63) | $543.29 | $331.56 |
| 10/16/2014 | | | $31.07 | Late Fee | 09/01/2014 | $1,242.76 | | | | | | $78,116.42 | $0.00 | ($22.63) | $574.36 | $331.56 |
| 11/01/2014 | $621.38 | | | Regular Payment Due | 09/01/2014 | $1,864.14 | | | | | | $78,116.42 | $0.00 | ($22.63) | $574.36 | $331.56 |
| 11/07/2014 | | | $11.50 | Inspection Fee | 09/01/2014 | $1,864.14 | | | | | | $78,116.42 | $0.00 | ($22.63) | $585.86 | $331.56 |
| 11/17/2014 | | | $31.07 | Late Fee | 09/01/2014 | $1,864.14 | | | | | | $78,116.42 | $0.00 | ($22.63) | $616.93 | $331.56 |
| 11/28/2014 | | | $462.50 | Foreclosure Attorney Fee | 09/01/2014 | $1,864.14 | | | | | | $78,116.42 | $0.00 | ($22.63) | $1,079.43 | $331.56 |
| 12/01/2014 | $621.38 | | | Regular Payment Due | 09/01/2014 | $2,485.52 | | | | | | $78,116.42 | $0.00 | ($22.63) | $1,079.43 | $331.56 |
| 12/05/2014 | | | $11.50 | Inspection Fee | 09/01/2014 | $2,485.52 | | | | | | $78,116.42 | $0.00 | ($22.63) | $1,090.93 | $331.56 |
| 12/16/2014 | | | $31.07 | Late Fee | 09/01/2014 | $2,485.52 | | | | | | $78,116.42 | $0.00 | ($22.63) | $1,122.00 | $331.56 |
| 12/18/2014 | | | $456.00 | Escrow Disbursement: City Tax | 09/01/2014 | $2,485.52 | | | | | | $78,116.42 | $0.00 | ($478.63) | $1,122.00 | $331.56 |
| 12/26/2014 | | | $512.00 | Escrow Disbursement: Hazard Insurance | 09/01/2014 | $2,485.52 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,122.00 | $331.56 |
| 01/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $3,106.90 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,122.00 | $331.56 |
| 01/09/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $3,106.90 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,133.50 | $331.56 |
| 01/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $3,106.90 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,164.57 | $331.56 |
| 02/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $3,728.28 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,164.57 | $331.56 |
| 02/06/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $3,728.28 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,176.07 | $331.56 |
| 02/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $3,728.28 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,207.14 | $331.56 |
| 03/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $4,349.66 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,207.14 | $331.56 |
| 03/06/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $4,349.66 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,218.64 | $331.56 |
| 03/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $4,349.66 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,249.71 | $331.56 |
| 04/01/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $4,349.66 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,261.21 | $331.56 |
| 04/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $4,971.04 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,261.21 | $331.56 |
| 04/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $4,971.04 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,292.28 | $331.56 |
| 04/29/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $4,971.04 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,303.78 | $331.56 |
| 05/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $5,592.42 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,303.78 | $331.56 |
| 05/18/2015 | | | $31.07 | Late Fee | 09/01/2014 | $5,592.42 | | | | | | $78,116.42 | $0.00 | ($990.63) | $1,334.85 | $331.56 |

**Mortgage Proof of Claim Attachment: Additional Page** (12/15)

Case number: 16-31326-KLP

Debtor 1: Leonard Edward Fields

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or Incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| 05/20/2015 | | | $456.00 | Escrow Disbursement: City Tax | 09/01/2014 | $5,592.42 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,334.85 | $331.56 |
| 06/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,334.85 | $331.56 |
| 06/04/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,346.35 | $331.56 |
| 06/12/2015 | | | $325.00 | Title Cost | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,671.35 | $331.56 |
| 06/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,702.42 | $331.56 |
| 06/25/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,713.92 | $331.56 |
| 06/26/2015 | | | $212.50 | Foreclosure Attorney Fee | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,926.42 | $331.56 |
| 06/26/2015 | | | $13.92 | Certified Mail/Copies Cost | 09/01/2014 | $6,213.80 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,940.34 | $331.56 |
| 07/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $6,835.18 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,940.34 | $331.56 |
| 07/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $6,835.18 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,971.41 | $331.56 |
| 07/27/2015 | | | $14.42 | Certified Mail/Copies Cost | 09/01/2014 | $6,835.18 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,985.83 | $331.56 |
| 07/28/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $6,835.18 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,997.33 | $331.56 |
| 08/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $7,456.56 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $1,997.33 | $331.56 |
| 08/13/2015 | | | $75.00 | Title Cost | 09/01/2014 | $7,456.56 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,072.33 | $331.56 |
| 08/17/2015 | | | $31.07 | Late Fee | 09/01/2014 | $7,456.56 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,103.40 | $331.56 |
| 09/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $8,077.94 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,103.40 | $331.56 |
| 09/03/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $8,077.94 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,114.90 | $331.56 |
| 09/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $8,077.94 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,145.97 | $331.56 |
| 10/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $8,699.32 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,145.97 | $331.56 |
| 10/02/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $8,699.32 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,157.47 | $331.56 |
| 10/05/2015 | | | $675.00 | Foreclosure Attorney Fee | 09/01/2014 | $8,699.32 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,832.47 | $331.56 |
| 10/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $8,699.32 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,863.54 | $331.56 |
| 11/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $9,320.70 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,863.54 | $331.56 |
| 11/03/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $9,320.70 | | | | | | $78,116.42 | $0.00 | ($1,446.63) | $2,875.04 | $331.56 |
| 11/10/2015 | | | ($456.00) | Escrow Refund: Tax | 09/01/2014 | $9,320.70 | | | | | | $78,116.42 | $0.00 | ($990.63) | $2,875.04 | $331.56 |
| 11/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $9,320.70 | | | | | | $78,116.42 | $0.00 | ($990.63) | $2,906.11 | $331.56 |
| 12/01/2015 | $621.38 | | | Regular Payment Due | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($990.63) | $2,906.11 | $331.56 |
| 12/02/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($990.63) | $2,917.61 | $331.56 |

**Mortgage Proof of Claim Attachment: Additional Page** (12/15)

Case number: 16-31326-KLP

Debtor 1: Leonard Edward Fields

**Part 5: Loan Payment History from First Date of Default**

| Account Activity | | | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or incurred | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A. Date | B. Contractual payment amount | C. Funds received | D. Amount incurred | E. Description | F. Contractual due date | G. Prin, int & esc past due balance | H. Amount to principal | I. Amount to interest | J. Amount to escrow | K. Amount to fees or charges | L. Unapplied funds | M. Principal balance | N. Accrued interest balance | O. Escrow balance | P. Fees / Charges balance | Q. Unapplied funds balance |
| 12/16/2015 | | | $31.07 | Late Fee | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($990.63) | $2,948.68 | $331.56 |
| 12/21/2015 | | | $372.00 | Escrow Disbursement: City Tax | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($1,362.63) | $2,948.68 | $331.56 |
| 12/30/2015 | | | $11.50 | Inspection Fee | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($1,362.63) | $2,960.18 | $331.56 |
| 12/30/2015 | | | $508.00 | Escrow Disbursement: Hazard Insurance | 09/01/2014 | $9,942.08 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $2,960.18 | $331.56 |
| 01/01/2016 | $621.38 | | | Regular Payment Due | 09/01/2014 | $10,563.46 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $2,960.18 | $331.56 |
| 01/18/2016 | | | $31.07 | Late Fee | 09/01/2014 | $10,563.46 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $2,991.25 | $331.56 |
| 01/28/2016 | | | $11.50 | Inspection Fee | 09/01/2014 | $10,563.46 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,002.75 | $331.56 |
| 02/01/2016 | $621.38 | | | Regular Payment Due | 09/01/2014 | $11,184.84 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,002.75 | $331.56 |
| 02/16/2016 | | | $31.07 | Late Fee | 09/01/2014 | $11,184.84 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,033.82 | $331.56 |
| 02/29/2016 | | | $11.50 | Inspection Fee | 09/01/2014 | $11,184.84 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,045.32 | $331.56 |
| 03/01/2016 | $621.38 | | | Regular Payment Due | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,045.32 | $331.56 |
| 03/11/2016 | | | $337.50 | Foreclosure Attorney Fee | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,382.82 | $331.56 |
| 03/11/2016 | | | $21.00 | Recording Cost | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,403.82 | $331.56 |
| 03/11/2016 | | | $140.00 | Title Cost | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,543.82 | $331.56 |
| 03/11/2016 | | | $43.26 | Certified Mail/Copies Cost | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,587.08 | $331.56 |
| 03/16/2016 | | | $31.07 | Late Fee | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,618.15 | $331.56 |
| 03/18/2016 | | | ($26.50) | Inspection Fee Adjustment | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,591.65 | $331.56 |
| 03/18/2016 | | | ($372.72) | Late Fee Adjustment | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,218.93 | $331.56 |
| 03/18/2016 | | | ($15.00) | NSF Fee | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,203.93 | $331.56 |
| 03/18/2016 | | | | Petition Date | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $3,203.93 | $331.56 |
| 04/21/2016 | | | $812.00 | Advertise/Publication Cost | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $4,015.93 | $331.56 |
| 07/11/2016 | | | $250.00 | Title Cost | 09/01/2014 | $11,806.22 | | | | | | $78,116.42 | $0.00 | ($1,870.63) | $4,265.93 | $331.56 |

**Fill in this information to identify the case:**

Debtor 1 Leonard Edward Fields
aka Leonard E. Fields

Debtor 2 (Spouse, if filing) Carolyn Ann Fields
aka Carolyn A. Fields

United States Bankruptcy Court for the: Eastern District of Virginia (State)

Case number 16-31326-KLP

## Mortgage Proof of Claim Attachment: Addendum

**Additional Claim Itemization:**

| Loan History Date | Actual Date Incurred | Description | Amount |
|---|---|---|---|
| 10/02/2013 | 02/18/2013 | Late Fee | $31.06 |
| 10/02/2013 | 03/18/2013 | Late Fee | $31.06 |
| 10/02/2013 | 04/06/2013 | Late Fee | $31.06 |
| 10/02/2013 | 05/16/2013 | Late Fee | $31.06 |
| 10/29/2013 | 06/17/2013 | Late Fee | $31.06 |
| 12/03/2013 | 07/16/2013 | Late Fee | $31.06 |
| 01/06/2014 | 08/16/2013 | Late Fee | $31.06 |
| 03/04/2014 | 09/16/2013 | Late Fee | $31.06 |
| 03/04/2014 | 10/16/2013 | Late Fee | $31.06 |
| 03/31/2014 | 11/18/2013 | Late Fee | $31.06 |
| 04/29/2014 | 12/16/2013 | Late Fee | $31.06 |
| 06/03/2014 | 01/16/2014 | Late Fee | $31.06 |
| 04/21/2016 | 02/29/2016 | Advertise/Publication Cost | $812.00 |
| 07/11/2016 | 02/25/2016 | Title Cost | $250.00 |
| | | | |